

<b>Information to identify the case:</b>		
Debtor 1:	<u>Sanjay Gulati</u>	Social Security number or ITIN: xxx-xx-1984
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Keerti Gulati</u>	Social Security number or ITIN: xxx-xx-2812
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	
Date case filed for chapter:	13	9/2/24
Case number:	24-22191-CMB	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Sanjay Gulati	Keerti Gulati
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	515 Jackson Drive Apollo, PA 15613	515 Jackson Drive Apollo, PA 15613
<b>4. Debtor's attorney</b> Name and address	Michael S. Geisler Michael S. Geisler 1100 Penn Center Blvd. #704 Pittsburgh, PA 15235	Contact phone 412-613-2133 Email: m.s.geisler@att.net
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/1/24

**For more information, see page 2**



In re:  
Sanjay Gulati  
Keerti Gulati  
Debtors

Case No. 24-22191-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 01, 2024

User: auto  
Form ID: 309iPGH

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Sanjay Gulati, Keerti Gulati, 515 Jackson Drive, Apollo, PA 15613-1744
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
aty	+ Garry Alan Masterson, Weltman, Weinberg & Reis Co LPA, 5990 West Creek Road, Suite 200, Independence, OH 44131-2191
16440178	+ Citibank, c/o Apothaker Scian, PC, 100 Century Parkway, Suite 310 PO Box 5, Mount Laurel, NJ 08054-0005
16440184	Southwood Financial, LLC., Sallie Mae, c/o Weltman, Weinberg & Reis Co. 5990 We, Independence, OH 44142
16430842	+ Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ebnjts@grblaw.com	Oct 02 2024 00:18:00	Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	Email/Text: m.s.geisler@att.net	Oct 02 2024 00:18:00	Michael S. Geisler, Michael S. Geisler, 1100 Penn Center Blvd., #704, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Oct 02 2024 00:18:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 02 2024 04:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2024 00:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 02 2024 00:18:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 02 2024 00:18:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16434007	EDI: DISCOVER	Oct 02 2024 04:10:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16440179	EDI: DISCOVER	Oct 02 2024 04:10:00	Discover Bank, Discover Products, Inc. P.O. Box 3025, New Albany, OH 43054-3025
16440180	+ EDI: MERCEDES	Oct 02 2024 04:10:00	Mercedes Benz Financial Services, P.O. Box 685, Roanoke, TX 76262-0685
16430841	Email/Text: Bankruptcy.Notices@pnc.com	Oct 02 2024 00:18:00	PNC Bank, N.A., 6750 Miller Road, Brecksville, OH 44141
16440181	EDI: PRA.COM	Oct 02 2024 04:10:00	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541-1067

District/off: 0315-2

User: auto

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Date Rcvd: Oct 01, 2024

Form ID: 309iPGH

Total Noticed: 24

16439686	EDI: PRA.COM	Oct 02 2024 04:10:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
16440409	EDI: PENNDEPTREV	Oct 02 2024 04:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
16440409	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
16438083	+ Email/Text: bkdept@scjinc.net	Oct 02 2024 00:18:00	Red Target LLC dba SCJ Comm Fin Services, 17507 S. Dupont Hwy, Suite 2, Harrington, DE 19952-2378
16439736	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 02 2024 00:19:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
16440182	Email/Text: bkdept@scjinc.net	Oct 02 2024 00:18:00	Red Target, LLC., dba SCJ Comm Fin Services, 17507 S. Dupont Hwy Suite 2, Harrington, DE 19552
16434605	+ Email/Text: BKRMailOps@weltman.com	Oct 02 2024 00:18:00	SOUTHWOOD FINANCIAL TRUST I, c/o Weltman, Weinberg & Reis Co., LPA, 5990 West Creek Rd. Ste 200, INDEPENDENCE, OH 44131-2191
16440183	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 02 2024 00:19:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		Southwood Financial Trust I
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com, lemondropper75@hotmail.com
Garry Alan Masterson	

District/off: 0315-2

User: auto

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on behalf of Creditor Southwood Financial Trust I pitecf@weltman.com gmasterson@weltman.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Michael S. Geisler

on behalf of Joint Debtor Keerti Gulati m.s.geisler@att.net  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com

Michael S. Geisler

on behalf of Debtor Sanjay Gulati m.s.geisler@att.net  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7